

## II. REMARKS

In the Office Action dated 20 June 2005, claims 1-4 have been rejected pursuant to 35 U.S.C. Sec. 103. The Examiner contends that the claim requirements are obvious over Gross.

In response, the rejection is respectfully traversed. The Examiner concedes that Gross does not teach or suggest the claimed processor programmed to change the input signals to produce modified signals representing a separate market-based valuation of each of a plurality of components temporally decomposed from property, the components including a residential estate for years and a residential remainder interest. Further, no reason for modification of the cited art has been provided. Therefore, the Patent Office has not met the requirements of Sec. 103 for withholding a patent.

The Examiner contends that “defining what kind of data will be generated using the computer system... is considered to be non-functional descriptive information.” The contention is respectfully traversed. The kind of data generated by a computer cannot be nonfunctional per se, and further, Sec. 101 reasoning cannot be used to circumvent Sec. 103 requirements as articulated, for example, in Graham vs. Deere.

Further, the rejection is respectfully believed to be improper pursuant to 35 U.S.C. Sec. 132, and if the rejection is maintained, Applicant requests a more detailed explanation of the rejection, i.e., pursuant to 35 U.S.C. Sec. 132, “the reasons for such rejection... together with such information as may be useful in judging the propriety of continuing prosecution...”. More particularly, the Examiner contends that the cited art “is fully capable of computing the claimed type of data.” The contention of fact is respectfully traversed, at least because the words “residential”, “remainder”, “complementary”, “augmented” and “terminal” do not appear in Gross; and neither do other expressions related to temporal decomposition of property. The Examiner is requested respectfully to explain, pursuant to Sec. 132, the factual contention that Gross “is fully capable of computing the claimed type of data.”

Subject to the Sec. 132 explanation, the rejection pursuant to 35 U.S.C. Sec. 103 is additionally traversed as follows:

- (1) The reasoning of the rejection would render the construction of the reference inoperable for its intended purposes.
- (2) The reasoning of the rejection would change the principles of operation of the cited art.
- (3) There was no motivation or suggestion in the art, as of the filing date of the priority date of the instant application that would have prompted one skilled in the art to make the modification proposed in the Office Action.

Applicant has added new claims 5-8, and the reasoning of the foregoing response, as applied to the cited art, is equally applicable to the new claims.

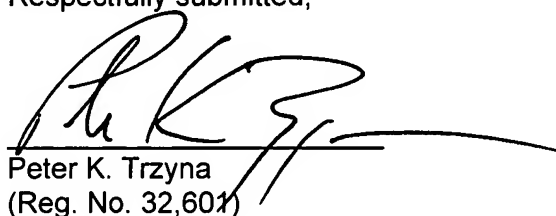
**III. CONCLUSION****APPLICANT CLAIMS SMALL ENTITY STATUS.**

Generally, it is believed that the application is in condition for allowance, and favorable action is requested. The Examiner is invited to contact the undersigned if it might be helpful in advancing prosecution.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



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